
Retire With Confidence. Retire Ready.



INCOMEReadySM

SINGLE PREMIUM IMMEDIATE ANNUITY

LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

How ready are you for retirement?

Chances are that most of your retirement planning to this point has focused on how to save enough money to reach your financial goals. But as you enter retirement, an equally important issue is how to best manage your money to meet your future income needs.

These are the key questions to consider as you determine the most effective retirement income strategy:

- Do I have enough savings to replace a portion of my regular paycheck?
- Is there a risk that I could outlive my retirement savings?
- Will my investment choices give me the flexibility to adjust to life's changes in retirement?

It is important in retirement to find a balance between the ability

to have a reliable stream of income while still being able to access your money when you need it. *IncomeReadySM* from Lincoln Benefit Life is a Single Premium Immediate Annuity that helps provide security and flexibility to meet changing financial needs in retirement. It is an income solution designed to work throughout the rest of your life.

Put your money to work.

Five Reasons to Choose a Single Premium Immediate Annuity

The issue of maintaining a stream of income sufficient to meet your needs is first and foremost in the minds of retirees. Here are five reasons why you should consider a Single Premium Immediate Annuity as a possible solution:

- #1 – Security.** *IncomeReady* lets you lock in a guaranteed stream of income for a specified period of time, or even over the span of two lives (usually you and your spouse).¹
- #2 – Reliable income.** You can earn one of the highest guaranteed income streams by putting your money to work in a vehicle like *IncomeReady*.¹
- #3 – Stability.** Once you've invested in *IncomeReady*, your payout is not affected by downturns in the market and day-to-day market fluctuations.¹
- #4 – Tax advantages.** Taxes on interest income generated by *IncomeReady* are deferred as they are evenly distributed over the course of the payment stream.
- #5 – Simplicity.** With *IncomeReady*, you don't have to worry about making regular investment decisions or be concerned about when and how much to withdraw from your account.

¹ Guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

A reliable source of income.² Flexible options for protection against the unexpected.

More than any other time in life, retirement is a period when it's important to minimize uncertainty. With retirement expected to last much longer than ever before, you want to be sure you'll have enough money for the rest of your life. You also need to be confident you'll be able to access your money when changes in life require immediate cash.

The good news is — there is a solution.

IncomeReady is an annuity that provides the best of both worlds. *IncomeReady* generates a reliable stream of guaranteed income while still allowing you access to your money if unexpected financial needs arise.² When applying for *IncomeReady*, you can choose from these three options:

- Option 1** – request all or part of the remaining guaranteed payments³
- Option 2** – up to the next 12 months of payments in a lump sum rather than waiting for those payments⁴
- Option 3** – a refund of all or a portion of the purchase payment minus any payments and benefits paid to-date

Real security in retirement means making sure you are prepared for your financial needs today — and tomorrow. *IncomeReady* lets you control your hard-earned dollars while still giving you the security you deserve.

And because Lincoln Benefit Life is part of the Allstate family of companies, you can be confident you have the support of a professional team that has a tradition of providing innovative solutions to help protect our customers' futures.

² Guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

³ Subject to distribution processing fee.

⁴ Discounted at a percentage determined at issue.



“We are ready for a long retirement, but we’ve already learned in life that things don’t always work out the way you plan.”

–Evelyn

“We need something we can rely on, but still be ready for changes along the way.”

–Charles

Income you can count on.

You've worked hard to build a sound financial foundation to support your needs after you retire. You deserve security for a long and prosperous retirement, which can be challenging in today's unpredictable markets.

More Americans are discovering that annuities play a key role in enjoying an extended and comfortable retirement.

IncomeReady is a single, simple investment option that can help you meet your retirement income goals. It gives you the potential to convert a portion of your retirement savings into a stream

of guaranteed income that can last for a set period of time.

You even have the option of choosing guaranteed payments that continue for your life or over the span of two lives (you and your spouse, for example) — an assurance that you will continue to receive an ongoing stream of regular payments that takes you through the rest of your life.⁵ To help account for rising living costs later in life, you can also choose to have payments increased to offset inflation to help you maintain your current standard of living over the long run.

Relying on *IncomeReady* as a key element of your retirement income strategy offers another important advantage. Taxes paid on the interest portion of your payments are spread out over the life of the payment stream, helping you manage your tax liability — especially important in retirement.

If you are looking to enjoy retirement with the knowledge that your ongoing cash flow needs will be met now and well into the future, *IncomeReady* is a solution to consider.

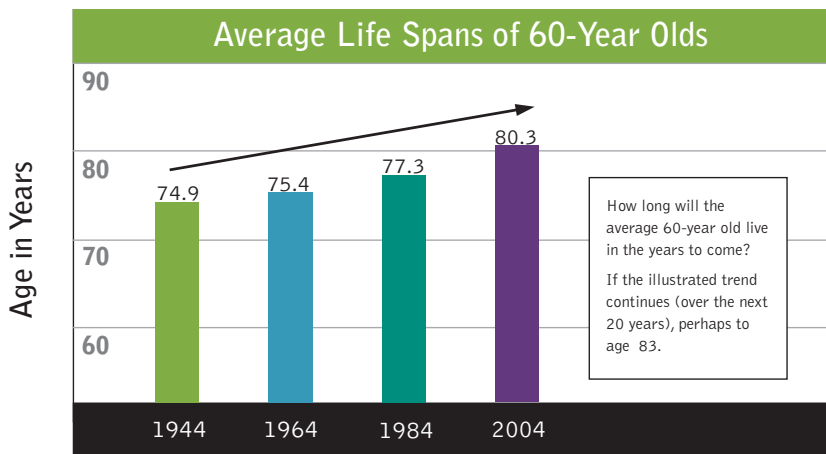
⁵ Guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

Prepare for the rest of your life.

Americans are enjoying longer, healthier retirements. But that also creates a significant challenge. How can you make sure your savings last in retirement?

Today, only a small percentage of Americans have access to a guaranteed pension plan from their workplace, and Social Security realistically is only meant to replace a portion of your income. Where else can you turn?

IncomeReady provides you with a solution for reliable income that can last throughout a long retirement.⁶ It is an important piece of the retirement security puzzle.



In 1964, the average 60-year old was expected to live to approximately age 75. By 2004, that same 60-year old was expected to live to age 80.

Source: *Human Mortality Database*, University of California, Berkeley (USA), and Max Planck Institute for Demographic Research (Germany). Available at www.mortality.org (data downloaded on 3/1/2008). Some data derived from statistics provided by National Center for Health Statistics, *Vital Statistics of the United States*, Volume II: Mortality, Part A. Washington, D.C.: Government Printing Office, various years.

“We want to make good decisions today so that we have enough money for the rest of our lives.”

–Bob

⁶ Guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

Keep control of your **retirement options.**

Retirement can be full of unpredictability. No matter how well you have planned your retirement, changes can occur — some by your own design, and some that are out of your control.

Will decisions you make today about your investment strategy for retirement limit your options in the future? You can address that concern by taking advantage of unique features available from your *IncomeReady* plan. You have the flexibility to retain control over your assets, even after you've

begun receiving regular payments.

At the time you purchase your *IncomeReady* plan, you can select from these three rider options:⁷

1. Guaranteed Annuity

Payment⁸ — the ability to have a portion of or the full value of the guaranteed annuity payments returned to you in a single payment.⁹ This can immediately make available a large lump sum should your needs change in retirement.

2. Accelerated Payment⁸ —

the ability to receive up to 12 months of payments in advance in a single lump sum.¹⁰ This allows you to accelerate your income stream in a given year if a sudden financial need occurs.

3. Modified Cash Refund⁷ —

the return of up to your full purchase payment less any annuity payments or benefits paid prior to the refund. In other words, your money can be returned to you in full if a different opportunity arises.¹¹

⁷ See riders for applicable terms, conditions and limitations.

⁸ Guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

⁹ Subject to distribution processing fee.

¹⁰ Discounted at a percentage determined at issue.

¹¹ Distributions taken before age 59½ may be subject to a 10% tax penalty.

Choose **your preferred** income strategy.¹²

When you purchase your *IncomeReady* account, you also have flexibility to choose how you wish to receive your regular annuity payments. It is another example of the kind of flexibility that *IncomeReady* provides. Payments can arrive monthly, quarterly, semiannually or annually (you choose).¹³ Then, you decide how long you want payments to continue:

- Over your life
- Over your life with a period certain (provides payments for a set number of years regardless of how long you live)
- For a specified number of years
- Over the remainder of your life and that of a joint annuitant
- Over your life and that of a joint annuitant with a period certain (provides payments for a set number of years regardless of how long you each live).

You also have the option of protecting your beneficiaries in the event of your death by choosing the following payment option:

- An installment refund makes payments to you, and assures they are continued to beneficiaries upon your death up to the amount of your initial purchase payment.



“I need to know that I can take life in a new direction, if that’s what I choose to do. Having the flexibility to change my plans is the kind of security I’m looking for.”

–Rose

¹² Guarantees are based on the claims-paying ability of Lincoln Benefit Life Company.

¹³ A portion of each payment will be considered taxable and the remaining portion will be a non-taxable return of your investment in the contract, which is also called the “basis”. Once the investment in the contract is depleted, all remaining payments will be fully taxable. If the contract is tax-qualified, generally, all payments will be fully taxable. Payments taken prior to age 59½, may be subject to an additional 10% federal tax penalty.

There is Strength in Our Numbers®

For over 70 years, Lincoln Benefit Life Company has been an innovator in bringing insurance and annuity products to policyholders nationwide.

Lincoln Benefit Life was acquired in 1984 by Allstate Life Insurance Company specifically for its ability to develop competitively priced insurance and annuity products for distribution through independent agents.

The company's financial strength and ability to meet its obligations to policyholders are reflected in the high rankings it has received by independent analysts. Lincoln Benefit Life prides itself on its ability to provide exceptional products and service to its customers.

A.M. Best A+(r)

Superior, 2nd highest of 13 ratings¹ ranging from A++ (superior) to D (poor) • A.M. Best's rating is for insurer financial strength • The A+(r) rating indicates that Lincoln Benefit Life automatically reinsures all net new business with Allstate Life Insurance Company

Standard & Poor's AA²

Very strong, 3rd highest of 20 ratings¹ ranging from AAA (extremely strong) to CC (currently highly vulnerable) • S&P's rating is for insurer financial strength.²

Moody's Aa2²

Excellent, 3rd highest of 21 ratings¹ ranging from Aaa (exceptional) to C (lowest) • Moody's rating is for insurer financial strength.²

Substantially all of Lincoln Benefit Life Company's contract-related assets are transferred under reinsurance agreements to Allstate Life and such assets are owned and managed by Allstate Life. Allstate Life's commitments under the reinsurance agreements support our general account obligations, but provide no direct contractual relationship between you and Allstate Life.

¹Ratings are as of January, 2009 and are subject to change without notice.

²The ratings from Standard & Poor's and Moody's reflect the relationship of Lincoln Benefit Life Company to its parent company, Allstate Life Insurance Company.

Lincoln Benefit Life Company is a member of IMSA (Insurance Marketplace Standards Association). IMSA is an independent, nonprofit organization based in Chevy Chase, MD, that promotes high ethical standards in the sale of individual life insurance, long-term care insurance, and annuity products.



LINCOLN BENEFIT LIFE
AN ALLSTATE COMPANY

800-525-9287

■ Not FDIC, NCUA/NCUSIF insured ■ Not insured by any federal government agency ■ Not a deposit ■ Not guaranteed by the bank or credit union ■ May go down in value

Please note that Lincoln Benefit Life does not provide tax or legal advice. Please consult your tax advisor or attorney prior to making any tax-related decisions.

IncomeReady™ Single Premium Immediate Annuity is issued by Lincoln Benefit Life Company, Lincoln, NE, a wholly owned subsidiary of Allstate Life Insurance Company, Northbrook, IL. Allstate Life Insurance Company, as the parent, has no direct responsibility to contract owners or policy holders for Lincoln Benefit Life's contractual or financial obligations. IncomeReady™ is available in most states with contract series AP0812. Date of first issue 11/08.

Date of first use 1/09.